

Appl. No.: 09/802,701
Amdt. dated April 22, 2005
Reply to Office Action of December 23, 2004

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of securing an ownership interest in a publicly traded corporation, wherein the method comprises:
 - remotely providing account application information to an online brokerage;
 - electronically signing an account agreement;
 - authorizing a real-time transfer of investment funds; and
 - placing an online trading order using an abbreviation associated with said publicly traded corporation.
2. (Original) The method of claim 1, wherein the real-time transfer of funds is an automated clearing house (ACH) transfer from a checking account.
3. (Original) The method of claim 1, wherein the real-time transfer of funds is a credit card charge.
4. (Original) The method of claim 1, wherein said electronically signing includes:
 - possessing authority to contract on behalf of a named individual; and
 - selecting an agreement indicator displayed adjacent to the account agreement, wherein the account agreement specifies said named individual.
5. (Original) The method of claim 4, wherein said agreement indicator is one of a plurality of indicators displayed adjacent to said account agreement, wherein the plurality of indicators includes a selectable disagreement indicator.
6. (Canceled)

Appl. No.: 09/802,701
Amdt. dated April 22, 2005
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7. (Currently amended) ~~The system of claim 6~~ An online trading system that comprises:
at least one computer coupled to a network and configured to maintain a brokerage account database; and
at least one computer coupled to the network and configured to use a plurality of web page templates to service web page requests received over the network,
wherein the web page templates are configured to implement a real-time account opening process that establishes new brokerage accounts in the brokerage account database, wherein the real-time account opening process includes:
obtaining contact information;
creating a new record in the brokerage account database reflecting said contact information;
obtaining brokerage account application information;
updating said new record in accordance with said brokerage account application information;
displaying a brokerage account contract; and
securing online agreement to said brokerage account contract.
8. (Original) The system of claim 7, wherein the real-time account opening process further includes:
after securing said online agreement, obtaining funding information relating to a financial account;
automatically initiating a transfer of funds from said financial account; and
updating said new record with a buying power greater than zero.
9. (Original) The system of claim 8, wherein the real-time account opening process further includes:
displaying a confirmation page indicating successful completion of the real-time account opening process.
10. (Original) The system of claim 8, wherein the financial account is a checking account.

Appl. No.: 09/802,701
Amdt. dated April 22, 2005
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11. (Original) The system of claim 8, wherein the financial account is a credit card account.

12. (Original) The system of claim 7, wherein said securing is accomplished by an electronic signature.

13. (Original) The system of claim 12, wherein said electronic signature consists of selection by an individual of an option labeled "I Agree" and displayed in proximity to said brokerage account contract and in proximity to a name of said individual.

14. (Currently amended) The system of ~~claim 6~~ claim 7, wherein the web page templates are further configured to implement a trading order placement process.

15. (Currently amended) ~~The system of claim 6, further comprising:~~ An online trading system that comprises:

at least one computer coupled to a network and configured to maintain a brokerage account database;

at least one computer coupled to the network and configured to use a plurality of web page templates to service web page requests received over the network,
wherein the web page templates are configured to implement a real-time account opening process that establishes new brokerage accounts in the brokerage account database; and

at least one computer coupled to the network and configured to execute a principalling process on new brokerage accounts in the brokerage account database.

16. (Original) The system of claim 15, wherein the principalling process includes:
obtaining an account type selection;
providing a list of new brokerage accounts having the selected account type;

Appl. No.: 09/802,701
Amdt. dated April 22, 2005
Reply to Office Action of December 23, 2004

obtaining an individual status designation for each of the new brokerage accounts listed,
wherein said designation is indicative of acceptance or non-acceptance of the new
brokerage accounts;
obtaining a password; and
if the password is valid, updating records of the new brokerage accounts to reflect the
individual status designations.

17. (Original) The system of claim 16, wherein the principalling process further includes:
storing application information of accepted new brokerage accounts on archival media.

18. (Original) The system of claim 15, further comprising:
at least one computer coupled to the network and configured to execute a fraud checking
process on new brokerage accounts in the brokerage account database.